

Fill in this information to identify the case:

Debtor 1 Caroline Belt

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

(State)

Case number 23-11061-amc

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See bankruptcy rule 3002.1

Name of creditor: U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V

Court claim no. (if known): 4-1

Last four digits of any number you use to identify the debtor's account:

0961

Date of payment change:

01/01/2025

Must be at least 21 days after date of this notice

New total payment:

\$2,457.66

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes

Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$619.89

New escrow payment: \$723.59

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No

☐ Yes

Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: %

New interest rate: %

Current principal and interest payment: \$

New principal and interest payment: \$

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes

Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect)

Reason for change: _____

Current mortgage payment: \$

New mortgage payment: \$

Debtor 1 **Caroline Belt** Case Number (if known) **23-11061-amc**
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Lauren M. Moyer, Esquire Date 11/27/2024
Signature

Print: Lauren Moyer Title Attorney for Creditor
First name Middle Name Last name

Company Friedman Vartolo LLP

Address 1325 Franklin Avenue, Suite 160,
Number Street

Garden City, NY 11530
City State Zip Code

Contact phone (212) 471-5100 Email: lmoyer@friedmanvartolo.com



Escrow Account Disclosure Statement

Customer Service: 877-888-4606
Monday through Friday from 7 a.m. to 8 p.m. (CT)

Tax/Insurance: 800-303-2513
Monday through Friday from 8 a.m. to 9 p.m. (ET)

Your Loan Number [REDACTED]
Statement Date: 10/24/2024

BRUCE BELT
2158 GREEN RIDGE DR
WARRINGTON,PA 18976-2822

Why am I receiving this?

Rushmore Servicing completed an analysis of your escrow account to ensure that the account is funded correctly, determine any surplus or shortage, and adjust your monthly payment accordingly. Rushmore Servicing may maintain an escrow cushion equal to two months' estimated taxes and insurance (unless limited by your loan documents or state law). This measure helps to avoid negative balance in the event of changing tax and insurance amounts.

What does this mean for me?

At this time, your Escrow Account has less money than needed and there is a shortage of \$0.00. Due to this shortage and changes in your taxes and insurance premiums, **your monthly escrow payment will increase by \$103.70.** Effective 01/01/2025, **your new total monthly payment** will be \$2,457.66.**

Total Payment	Current Monthly Payment	Payment Changes	New Monthly Payment
PRINCIPAL AND INTEREST	\$1,734.07	\$0.00	\$1,734.07
ESCROW	\$619.89	\$103.70	\$723.59
Total Payment	\$2,353.96	\$103.70	\$2,457.66
See below for shortage calculation			

What is a Shortage? A shortage is the difference between the **lowest projected balance** of your account for the coming year and your **minimum required balance**. To prevent a negative balance, the total annual shortage is divided by 12 months and added to your monthly escrow payment, as shown below.

Minimum Required Balance	Lowest Projected Balance
\$1,447.18	\$1,447.18
<div>\$0.00 / 12 = \$0.00</div>	

Please see the Coming Year Projections table on the back for more details

Escrow Payment Breakdown	Current Annual Disbursement	Annual Change	Anticipated Annual Disbursement
SCHOOL TAX	\$4,304.83	\$228.08	\$4,532.91
TOWN TAX	\$1,359.65	\$413.09	\$1,772.74
HAZARD SFR	\$1,774.19	\$603.22	\$2,377.41
Annual Total	\$7,438.67	\$1,244.39	\$8,683.06

If you have questions about changes to your property taxes or homeowners' insurance premiums, please contact your local taxing authority or insurance provider. For more information about your loan, please sign in at www.rushmoreservicing.com.

Rushmore ServicingSM and Mr. Cooper[®] are brand names for Nationstar Mortgage LLC.

Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.



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This statement is for informational purposes only.

The change in your escrow payment** may be based on one or more of the following factors:

PAYMENT(S)	TAXES	INSURANCE
<ul style="list-style-type: none">Monthly payment(s) received were less than or greater than expectedMonthly payment(s) received earlier or later than expectedPrevious overage returned to escrowPrevious deficiency/shortage not paid entirely	<ul style="list-style-type: none">Tax rate and/or assessed value changedExemption status lost or changedSupplemental/Delinquent tax paidPaid earlier or later than expectedTax installment not paidTax refund receivedNew tax escrow requirement paid	<ul style="list-style-type: none">Premium changedCoverage changedAdditional premium paidPaid earlier or later than expectedPremium was not paidPremium refund receivedNew insurance escrow requirement paidForce placed insurance premium paid

Prior Year Account History and Coming Year Projections

This is a statement of the actual activity in your escrow account from 12/23 through 12/24. This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure, and projects payments, disbursements, and balances for the coming year. The projections from your previous escrow analysis are included with the actual payments and disbursements for the prior year. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred. When applicable, the letter 'E' beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

Projections are included to ensure sufficient funds are available to pay your taxes and/or insurance for the coming year.Under Federal Law (RESPA), the lowest monthly balance in your escrow account should be no less than \$1,447.18 or 1/6th of the total annual projected disbursement from your escrow account, unless your mortgage documents or state law specifies otherwise. Your projected estimated lowest account balance of \$1,447.18 will be reached in August 2025. When subtracted from your minimum required balance of \$1,447.18, an Escrow Shortage results in the amount of \$0.00. **These amounts are indicated with an arrow (<).**

This escrow analysis is based on the assumption that all escrow advances made on your loan prior to your bankruptcy filing date are included in your bankruptcy plan and will be paid in the plan. This analysis considers insurance, taxes and other amounts that will come due after the filing of your bankruptcy case.

Month	Projected Payment	Actual Payment	Projected Disbursement	Actual Disbursement	Description	Projected Balance	Actual Balance
					Start	\$2,302.43	(\$30,217.84)
12/23	\$0.00	\$1,877.01*	\$0.00	\$0.00		\$2,302.43	(\$28,340.83)
01/24	\$0.00	\$1,251.34*	\$0.00	\$0.00	BK ADJ	\$2,302.43	(\$27,089.49)
01/24	\$1,416.90	\$619.89*E	\$0.00	\$0.00		\$3,719.33	(\$26,469.60)
02/24	\$619.89	\$1,245.56E	\$0.00	\$0.00		\$4,339.22	(\$25,224.04)
03/24	\$619.89	\$1,245.56E	\$0.00	\$0.00		\$4,959.11	(\$23,978.48)
04/24	\$619.89	\$1,199.37	\$1,359.65	\$1,772.74* *	TOWN TAX	\$4,219.35	(\$24,551.85)
05/24	\$619.89	\$619.89E	\$0.00	\$0.00		\$4,839.24	(\$23,931.96)
06/24	\$619.89	\$619.89	\$0.00	\$2,377.41* *	HAZARD SFR	\$5,459.13	(\$25,689.48)
07/24	\$619.89	\$619.89	\$1,774.19	\$0.00	HAZARD SFR	\$4,304.83	(\$25,069.59)
08/24	\$619.89	\$3,517.29	\$4,304.83	\$4,532.91* *	SCHOOL TAX	\$619.89	(\$26,085.21)
09/24	\$619.89	\$619.89E	\$0.00	\$0.00		\$1,239.78	(\$25,465.32)
10/24	\$619.89	\$1,199.37E	\$0.00	\$0.00		\$1,859.67	(\$24,265.95)
10/24	\$0.00	\$24,084.22E	\$0.00	\$0.00	Anticipated Payments 07/20-12/23	\$1,859.67	(\$181.73)
11/24	\$619.89	\$619.89E	\$0.00	\$0.00		\$2,479.56	\$438.16
12/24	\$619.89	\$619.89E	\$0.00	\$0.00		\$3,099.45	\$1,058.05
Total	\$8,235.69	\$39,958.95	\$7,438.67	\$8,683.06	Total	\$3,099.45	\$1,058.05
Month	Projected Payment		Projected Disbursement		Description	Current Balance	Required Balance Projected
					Start	\$1,058.05	\$1,058.05
01/25	\$723.59		\$0.00			\$1,781.64	\$1,781.64
01/25	\$3,283.47		\$0.00		BK ADJ	\$5,065.11	\$5,065.11
02/25	\$723.59		\$0.00			\$5,788.70	\$5,788.70
03/25	\$723.59		\$0.00			\$6,512.29	\$6,512.29
04/25	\$723.59		\$1,772.74		TOWN TAX	\$5,463.14	\$5,463.14
05/25	\$723.59		\$0.00			\$6,186.73	\$6,186.73
06/25	\$723.59		\$0.00			\$6,910.32	\$6,910.32
07/25	\$723.59		\$2,377.41		HAZARD SFR	\$5,256.50	\$5,256.50
08/25	\$723.59		\$4,532.91		SCHOOL TAX	\$1,447.18	\$1,447.18<
09/25	\$723.59		\$0.00			\$2,170.77	\$2,170.77
10/25	\$723.59		\$0.00			\$2,894.36	\$2,894.36
11/25	\$723.59		\$0.00			\$3,617.95	\$3,617.95
12/25	\$723.59		\$0.00			\$4,341.54	\$4,341.54
Total	\$11,966.55		\$8,683.06		Total	\$4,341.54	\$4,341.54

Bankruptcy Adjustment- The Prior Year Account History and Coming Year Projections section of the Annual Escrow Account Disclosure Statement may contain a line item called "Bankruptcy Adjustment". This amount is a credit based upon the unpaid portion of the escrow funds listed on the proof of claim to be paid through the Chapter 13 plan. The amount of the credit is calculated and applied to reach the minimum required balance for the escrow account as allowed under the loan documents and applicable non-bankruptcy law. The credit may not represent the total outstanding amount of escrow funds owed in the proof of claim but ensures that any escrow funds listed on the proof of claim to be paid through the plan will not be collected through the escrow shortage or surplus listed in the Annual Escrow Account Disclosure Statement. In some instances, only a portion of the proof of or surplus listed in the Annual Escrow Account Disclosure Statement. In some instances, only a portion of the proof of claim escrow funds are listed as a credit to reach the required minimum account balance.

You will receive an Annual Escrow Account Disclosure Statement reflecting the actual disbursements at the end of the next escrow analysis cycle. However, you should keep this statement for your own records for comparison. If a previous escrow analysis statement was sent to you by your previous servicer, please refer to that statement for comparison purposes. If you have any questions, please call Tobey Scott at (877)-888-4623. Our hours of operation are Monday through Friday from 8 a.m. to 5 p.m. (CT). Visit us on the web at www.rushmoreservicing.com for more information.

Note: Any disbursements listed after the date of this statement are assumed to be projected or estimated.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Caroline Belt
Debtor

Rushmore Servicing as servicer for
U.S. Bank National Association, not in
its individual capacity but solely as
trustee for RMTP Trust, Series 2021
Cottage-TT-V

v.

Caroline Belt
Kenneth E. West
Respondents

CASE NO.: 23-11061-amc

CHAPTER 13

Judge: Ashely M. Chan

Hearing Date:

CERTIFICATE OF SERVICE OF NOTICE OF PAYMENT CHANGE

I certify under penalty of perjury that I caused to be served the above-captioned pleading on the parties at the addresses specified below or on the attached list on November 27, 2024 .

The type(s) of service made on the parties (first-class mail, electronic notification, hand delivery, or another type of service) was: first-class mail and electronic notification

If more than one method of service was employed, this certificate of service groups the parties by the type of service. For example, the full name, email address, and where applicable the full name of the person or entity represented, for each party served by electronic transmission is listed under the heading "Service by NEF," and the full name and complete postal address for each party served by mail are listed under the heading "Service by First-Class Mail."

EXECUTED ON: November 27, 2024

By: /s/ Lauren Moyer

Lauren Moyer, Esq.

FRIEDMAN VARTOLO LLP

Attorneys for Rushmore Servicing as servicer for U.S. Bank
National Association, not in its individual capacity but solely as
trustee for RMTP Trust, Series 2021 Cottage-TT-V

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Bankruptcy@FriedmanVartolo.com

Service by Regular Mail

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Bankruptcy Debtor

Service by NEF

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Attorney

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Bankruptcy Trustee

United States Trustee
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United States Trustee